

State Health Benefits Program

Military Leave Fact Sheet for Employees

If you are called to active military service, you and/or your covered dependents may continue State health benefits coverage. Also remember that health benefits coverage through the United States government is available for military personnel on active duty and their dependents.

Active Military Duty and Health Benefits for Employees

There is a new State policy on military leave and continuing your health benefits. If you are called to active service from September 11, 2001 forward, you and/or your covered family members may continue your health benefits under Extended Coverage, **with the State's contribution to active employee premiums.** If you currently make an employee contribution to your health plan, the amount will remain the same under Extended Coverage. In addition, the 2% administrative fee normally added to Extended Coverage premiums will not be charged. See the [Extended Coverage Monthly Rates for Military Leave](#).

You have 60 days to enroll in Extended Coverage from the date you are notified by your agency of your rights under this coverage. There is an application process for Extended Coverage. Your agency Benefits Administrator should provide the materials you need. Also keep in mind that going on active duty will affect any Flexible Reimbursement Accounts or Long-Term Care Insurance in which you are currently enrolled (see page 2).

Extended Coverage: This is a term used to describe coverage that government employers are required to offer under the provisions of the Public Health Service Act. These provisions also apply to private employers under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA). In certain instances, such as going on active military duty, employees and enrolled family members may continue coverage for a specified period of time.

You may enroll in Extended Coverage for 18 months. Coverage will begin the first of the month following the time your military leave begins. This may not be the beginning of the month after you report for duty, because you may have accumulated leave that you wish to use first. If you remain in active service after enrollment for 18 months in Extended Coverage, you and your covered dependents may convert to non-group health coverage. For more information, contact the health plan in which you are enrolled.

- **Certificate of Coverage:** Evidence of your prior health coverage will be provided to you, as required by federal law. You may need to furnish the certificate if you become eligible under a group health plan that excludes coverage for certain medical conditions that you have before you enroll. Check with the plan administrator to see if you need to provide this certificate. For additional information, contact your Benefits Administrator.
- **Returning from active military duty:** If you apply for health benefits coverage within 31 days of your reinstatement, your State health benefits coverage will begin either the first day of the month in which you were reinstated or the first of the following month, depending on individual circumstances. Employees returning from military leave have the full menu of health benefits choices (plans, membership, and the pre-tax premium option).

Flexible Reimbursement Accounts

You may continue participation in a Medical Reimbursement Account through the end of the plan year, or terminate your contribution to an account. If you continue participation, your options include a pre-tax lump-sum deduction taken from the final payroll before leave begins or being billed on an after-tax basis. Additional information may be found in the [Flexible Benefits Program Sourcebook](#).

Long-Term Care Insurance

You may contact Aetna's customer service number 1-877-894-2471 to discuss the multiple payment options available while on leave.